

Old Age, Disability, Death

First law: 1956.
Current law: 1974.
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 141.14 francs.

Coverage

Employed persons.
Voluntary insurance available to non-salaried persons.

Source of Funds

Insured person: 3% of earnings (6% if voluntarily insured).
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 55 (lower if prematurely aged). 20 years of insurance, and 60 months of contribution during last 10 years. (Transitionally, older workers given special credit for years prior to 1957.) Retirement from employment necessary.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution during last 12 months. (No minimum qualifying period if nonoccupational accident.)

Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months. Minimum pension: 50% of legal minimum wage (1,300 francs a month). Aged persons who are not eligible for pension: Lump sum equal to 50% of average monthly earnings during the last 3 to 5 years times number of years of contribution, if age 55 (lower if prematurely aged) and ineligible for pension.
Adjustment: Pensions adjusted for changes in cost-of-living index.

Permanent Disability Benefits

Disability pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months. (Each year under age 55 at time of claim is credited as 6 months.) If the period is not covered, consider the 3 or 5 last years preceding the cessation of earnings. Minimum pension: 50% of legal minimum wage (1,300 francs a month). Constant-attendance supplement: 40% of pension.
Pensions adjusted for changes in cost-of-living index.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower. Survivor settlement: Lump sum equal to 1 month's pension for each 6 months of deceased's insurance, if ineligible for pension. Orphans: 25% of pension of insured for each orphan under age 18 (25 if student, no limit if disabled), or 40% if full orphan. Orphans' settlement: Lump sum equal to 50% of survivor

settlement, payable to each orphan. Maximum, twice the survivor settlement.

Surviving parent pension: 25% of pension of insured, in absence of widow, widower, or children. Also payable to adoptive parents.

Maximum survivor pensions: 100% of pension of insured.

Adjustment: Pensions adjusted for changes in cost-of-living index.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
Social Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

(Labor code requires employers to pay 100% of wages for up to 30 days of illness, and for maternity, up to 2 months.)

Work Injury

First law: 1949 (private sector only).
Current law: 1974.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 2% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average monthly earnings received by worker during 3 months preceding accident. Payable until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of worker's average monthly earnings in the 3 months preceding the accident, if totally disabled. Constant-attendance supplement: 40% of pension.
Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more. Lump sum of 3 years' pension if incapacity is less than 15%.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, laboratory services, medicines, hospitalization, dental care, transportation, and appliances.

Survivor Benefits

Survivor pension: 30% of average daily earnings of insured, payable to widow or widower.

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Orphans: 15% of earnings of insured for each orphan under age 18 (25 if student, no limit if disabled), or 20% if full orphan. Other dependent relatives: 10% of average earnings of insured for each eligible survivor.

Maximum survivor pension: 100% of pension of insured, based on total disability.

Funeral grant: Lump sum equal to 100 times legal minimum wage.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Social Fund, administration of contributions and benefits.

Contact—Barbara E. Kritzer—202-282-7293
